

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Joseph Yeboah
Debtor

Case No. 18-03020-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: REshelman
Form ID: pdf002

Page 1 of 2
Total Noticed: 36

Date Rcvd: Oct 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2018.

db
5086355 +Joseph Yeboah, 101 Kimball Court, East Stroudsburg, PA 18302-8611
++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
(address filed with court: American Honda Finance, 201 Little Falls Dr,
Wilmington, DE 19808)
5100992 +Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
5100993 +Client Services, 3451 Harry S. Truman Blvd., Saint Charles, MO 63301-9816
5100994 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
(address filed with court: DirecTV, PO Box 78626, Phoenix, AZ 85062-8626)
5113859 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
5086358 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
5100996 +Fanta Sea Resorts, 1507 Boardwalk, Atlantic City, NJ 08401-7012
5100997 +HCFS, 3585 Ridge Park Drive, Akron, OH 44333-8203
5086359 +Met Ed, c/o Fist Energy, 101 Crawford's Corner Road, Bldg. 1, Suite 1-51,
Holmdel, NJ 07733-1976
5101000 +Middle Smithfield Township, 147 Municipal Drive, East Stroudsburg, PA 18302-9519
5109220 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
5086363 +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
5086367 +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
5086368 +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
Cherry Hill, NJ 08003-3620
5111490 Wells Fargo Bank N.A, d/b/a Wells Fargo Auto, PO Box 19657 Irvine, CA 92623-9657
5086369 +Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

5086354 +E-mail/Text: ally@ebn.phinsolutions.com Oct 17 2018 19:28:28 ALLY FINANCIAL/fka GMAC,
PO Box 130424, Roseville, MN 55113-0004
5086356 E-mail/Text: ebnbankruptcy@ahm.honda.com Oct 17 2018 19:28:55 American Honda Finance,
National Bankruptcy Center, PO Box 168088, Irving, TX 75016
5113402 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 17 2018 19:42:21 AT&T CORP,
by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
5108855 +E-mail/Text: g20956@att.com Oct 17 2018 19:29:08 AT&T Mobility II LLC,
%AT&T SERVICES INC., KAREN A. CAVAGNARO PARALEGAL, ONE AT&T WAY, SUITE 3A104,
BEDMINSTER, NJ. 07921-2693
5087378 E-mail/Text: ally@ebn.phinsolutions.com Oct 17 2018 19:28:28 Ally Financial,
PO Box 130424, Roseville, MN 55113-0004
5086357 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Oct 17 2018 19:42:46 American Info Source Lp,
Post Office Box 248848, Oklahoma City, OK 73124-8848
5108503 +E-mail/Text: bnc@atlasacq.com Oct 17 2018 19:28:29 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
5100998 E-mail/Text: robert.mclaughlin@kadihl.com Oct 17 2018 19:29:06 Lake Of The Pines,
PO Box 305, Gouldsboro, PA 18424
5086360 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 17 2018 19:28:49 Midland Funding,
8875 Aero Dr Ste 200, San Diego, CA 92123-2255
5101838 +E-mail/Text: bankruptcydpt@mcmcg.com Oct 17 2018 19:28:49 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011
5086361 +E-mail/Text: MKnitter@monroecountypa.gov Oct 17 2018 19:28:55
Monroe County Tax Claim Bureau, 1 Quaker Plz 104, Stroudsburg, PA 18360-2141
5086362 +E-mail/Text: Bankruptcies@nragroup.com Oct 17 2018 19:29:16 National Recovery Agen,
2491 Paxton St, Harrisburg, PA 17111-1036
5086365 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 17 2018 19:54:08
Portfolio Recovery, Po Box 41067, Norfolk, VA 23541
5101066 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 17 2018 19:31:34
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5086995 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 17 2018 19:30:46
PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5093335 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 17 2018 19:28:47
Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
Harrisburg, Pa. 17128-0946
5086364 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Oct 17 2018 19:54:09
Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
5086366 E-mail/Text: bnc-quantum@quantum3group.com Oct 17 2018 19:28:43 Quantum3 Group LLC,
P.O. Box 788, Kirkland, WA 98083-0788
5101008 +E-mail/PDF: gecsedirecoverycorp.com Oct 17 2018 19:31:30 Synch/Wal-Mart, PO Box 965024,
Orlando, FL 32896-5024

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 5100988* +ALLY FINANCIAL/fka GMAC, PO Box 130424, Roseville, MN 55113-0004
 5100990* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, National Bankruptcy Center,
 PO Box 168088, Irving, TX 75016)
 5096462* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance Corporation, National Bankruptcy Center,
 P.O. Box 168088, Irving, TX 75016-8088)
 5100989* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Dr,
 Wilmington, DE 19808)
 5100991* American Info Source Lp, Post Office Box 248848, Oklahoma City, OK 73124-8848
 5100995* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 5100999* +Met Ed, c/o Fist Energy, 101 Crawford's Corner Road, Bldg. 1, Suite 1-51,
 Holmdel, NJ 07733-1976
 5101001* +Midland Funding, 8875 Aero Dr Ste 200, San Diego, CA 92123-2255
 5101002* +Monroe County Tax Claim Bureau, 1 Quaker Plz 104, Stroudsburg, PA 18360-2141
 5101003* +National Recovery Agen, 2491 Paxton St, Harrisburg, PA 17111-1036
 5101006* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
 (address filed with court: Portfolio Recovery, Po Box 41067, Norfolk, VA 23541)
 5101004* +Pnc Mortgage, Po Box 8703, Dayton, OH 45401-8703
 5101005* +Portfolio Recov Assoc, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 5101007* Quantum3 Group LLC, P.O. Box 788, Kirkland, WA 98083-0788
 5101009* +Td Auto Finance, Po Box 9223, Farmington Hills, MI 48333-9223
 5101010* +Udren Law Offices, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 5101011* +Wells Fargo Dealer Svc, Po Box 1697, Winterville, NC 28590-1697

TOTALS: 0, * 18, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2018 at the address(es) listed below:

Charles J DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com
 James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
 Monroe County Tax Claim Bureau MKnitter@monroecountypa.gov, DPugh@monroecountypa.gov
 Paul W McElrath, Jr. on behalf of Debtor 1 Joseph Yeboah ecf@mcelrathlaw.com,
 donotemail.ecfbackuponly@gmail.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

LOCAL BANKRUPTCY FORM 3015-1**IN THE UNITED STATES BANKRUPTCY COURT****FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**IN RE:
Joseph YeboahCHAPTER 13
CASE NO. **5:18-bk-03020**
☒ ORIGINAL PLAN
☐ AMENDED AMENDED PLAN (Indicate 1st, 2nd, 3rd, etc.)
☐ Number of Motions to Avoid Liens
☒ Number of Motions to Value Collateral
CHAPTER 13 PLAN**NOTICES**

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the plan.

- 1 The plan contains nonstandard provisions, set out in § 9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania. ☐ Included ☒ Not Included
- 2 The plan contains a limit on the amount of a secured claim, set out in § 2.E, which may result in a partial payment or no payment at all to the secured creditor. ☒ Included ☐ Not Included
- 3 The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in § 2.G. ☐ Included ☒ Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the plan.

1. PLAN FUNDING AND LENGTH OF PLAN.**A. Plan Payments From Future Income**

1. To date, the Debtor paid \$__ (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is **\$67,140.00**, plus other payments and property stated in § 1B below:

Start mm/yy	End mm/yy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
1	60	1,119.00	0.00		67,140.00
				Total Payments:	\$67,140.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify the Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.
4. CHECK ONE: ☒ Debtor is at or under median income. *If this line is checked, the rest of § 1.A.4 need not be completed or reproduced.*

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is **\$3,280.92**. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

- ☒ No assets will be liquidated. If this line is checked, the rest of § 1.B need not be completed or reproduced.
- ☐ Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of \$__ from the sale of property known and designated as __. All sales shall be completed by __. If the property does not sell by the date specified, then the disposition of the property shall be as follows:

3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows:

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

- ☒ None. *If "None" is checked, the rest of § 2.A need not be completed or reproduced.*

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. *Check one.*

- ☐ None. *If "None" is checked, the rest of § 2.B need not be completed or reproduced.*
- ☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Pnc Mortgage	101 Kimball Court East Stroudsburg, PA 18302 Monroe County Residence	3155

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). *Check one.*

- ☐ None. *If "None" is checked, the rest of § 2.C need not be completed or reproduced.*
- ☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed proof of claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under § 1322(b)(5) of the Bankruptcy Code:

Name of Creditor	Description of Collateral	Estimated Pre-petition Arrears to be Cured	Estimated Post-petition Arrears to be Cured	Estimated Total to be paid in plan
Pnc Mortgage	101 Kimball Court East Stroudsburg, PA 18302 Monroe County Residence	\$32,000.00	\$0.00	\$32,000.00

D. Other secured claims (conduit payments and claims for which a § 506 valuation is not applicable, etc.)

☒ None. If "None" is checked, the rest of § 2.D need not be completed or reproduced.

E. Secured claims for which a § 506 valuation is applicable. Check one.

☐ None. If "None" is checked, the rest of § 2.E need not be completed or reproduced.

☒ Claims listed in the subsection are debts secured by property not described in § 2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until entry of discharge. The excess of the creditor's claim will be treated as an unsecured claim. Any claim listed as "\$0.00" or "NO VALUE" in the "Modified Principal Balance" column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan or Adversary Action
American Honda Finance	2016 Honda` Pilot	\$22,825.44	4.25%	\$25,376.68	Plan

F. Surrender of Collateral. Check one.

☒ None. If "None" is checked, the rest of § 2.F need not be completed or reproduced.

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ None. If "None" is checked, the rest of § 2.G need not be completed or reproduced.

3. PRIORITY CLAIMS.

A. Administrative Claims

1. Trustee's Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.

2. Attorney's fees. Complete only one of the following options:

- In addition to the retainer of \$ 1,000.00 already paid by the Debtor, the amount of \$ 3,000.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c).
- \$_____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).

3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above.
Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.A.3 need not be completed or reproduced.

B. Priority Claims (including, but not limited to, Domestic Support Obligations other than those treated in § 3.C)

below). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.B need not be completed or reproduced.

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. §507(a)(1)(B). Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 3.C need not be completed or reproduced.

4. UNSECURED CLAIMS

A. Claims of Unsecured Nonpriority Creditors Specially Classified. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 4.A need not be completed or reproduced.

B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

☒ None. If "None" is checked, the rest of § 5 need not be completed or reproduced.

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

- ☒ plan confirmation.
☐ entry of discharge.
☐ closing of case:

7. DISCHARGE: (Check one)

☒ The debtor will seek a discharge pursuant to § 1328(a).

☐ The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1: _____
Level 2: _____
Level 3: _____
Level 4: _____
Level 5: _____
Level 6: _____
Level 7: _____
Level 8: _____

If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.
Level 2: Debtor's attorney's fees.
Level 3: Domestic Support Obligations.
Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

Dated: August 28, 2018

/s/ Paul W. McElrath, Jr.

Paul W. McElrath, Jr.

Attorney for Debtor

/s/ Joseph Yeboah

Joseph Yeboah

Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in § 10.